

☐ AMENDED

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TENNESSEE

In re: Tamara Denise Harris Garrett

Case No.

Debtors:

Chapter 13

CHAPTER 13 PLAN

ADDRESS: (1) 3824 Walsingham Drive (2) _____
Memphis, TN 38128

PLAN PAYMENT:

Debtor(1) shall pay \$ 123.00 (☐ weekly, ☒ every two weeks, ☐ semi-monthly, or ☐ monthly, by:
☒ PAYROLL DEDUCTION From: M and M Commissary Memphis, TN 38133 OR () DIRECT PAY

Debtor(2) shall pay \$ _____ (☐ weekly, ☐ every two weeks, ☐ semi-monthly, or ☐ monthly, by:
☐ PAYROLL DEDUCTION From: _____ OR () DIRECT PAY

1. THIS PLAN [Rule 3015.1 Notice]:

- (A) CONTAINS A NON-STANDARD PROVISION. [See plan provision #19] ☐ YES ☒ NO
(B) LIMITS THE AMOUNT OF A SECURED CLAIM BASED ON A VALUATION OF THE COLLATERAL FOR THE CLAIM. [See plan provisions #7 and #8] ☐ YES ☒ NO
(C) AVOIDS A SECURITY INTEREST OR LIEN. [See plan provision #12]. ☒ YES ☐ NO

2. ADMINISTRATIVE EXPENSES: Pay filing fee and Debtor(s)' attorney fee pursuant to Confirmation Order.

3. AUTO INSURANCE: ☐ Included in Plan; OR ☒ Not included in Plan; Debtor(s) to provide proof of insurance at §341 meeting.

4. DOMESTIC SUPPORT:

Monthly Plan Payment: _____

None Paid by: ☐ Debtor(s) directly ☐ Wage Assignment, OR ☐ Trustee to: _____
ongoing payment begins _____ \$ _____
Approximate arrearage: _____

5. PRIORITY CLAIMS:

Internal Revenue Service Amount 4,723.72 \$ 79.00

6. HOME MORTGAGE CLAIMS: ☐ Paid directly by Debtor(s); OR ☐ Paid by Trustee to:

None ongoing payment begins _____ \$ _____
Approximate arrearage: _____ Interest _____ \$ _____

7. SECURED CLAIMS:

[Retain lien 11 U.S.C. §1325 (a)(5)] Value of Collateral: _____ Rate of Interest _____ Monthly Plan Payment: _____
None

8. SECURED AUTOMOBILE CLAIMS FOR DEBT INCURRED WITHIN 910 DAYS OF FILING, AND OTHER SECURED CLAIMS FOR DEBT INCURRED WITHIN ONE YEAR OF FILING:

[Retain lien 11 U.S.C. §1325 (a)] Value of Collateral: _____ Rate of Interest _____ Monthly Plan Payment: _____
-NONE- \$ _____

9. SECURED CLAIMS FOR WHICH COLLATERAL WILL BE SURRENDERED; STAY IS TERMINATED UPON CONFIRMATION FOR THE LIMITED PURPOSE OF GAINING POSSESSION AND COMMERCIALY REASONABLE DISPOSAL OF COLLATERAL:

-NONE-

Collateral: _____

10. SPECIAL CLASS UNSECURED CLAIMS:

	Amount:	Rate of Interest	Monthly Plan Payment:
Acima Credit	186.38	0.00	\$15.00
Progressive Leasing	856.24	0.00	\$15.00

11. STUDENT LOAN CLAIMS AND OTHER LONG TERM CLAIMS:

Department of Education/Nelnet ☐ Not provided for **OR** ☒ General unsecured creditor
 Department of Education/Nelnet ☐ Not provided for **OR** ☒ General unsecured creditor

12. THE JUDICIAL LIENS OR NON-POSSESSORY, NON-PURCHASE MONEY SECURITY INTEREST(S) HELD BY THE FOLLOWING CREDITORS ARE AVOIDED TO THE EXTENT ALLOWABLE PURSUANT TO 11 U.S.C. §522(f):

Heights Finance Corp
 United Credit Corp of Southaven
 World Acceptance/Finance Corp

13. ABSENT A SPECIFIC COURT ORDER OTHERWISE, ALL TIMELY FILED CLAIMS, OTHER THAN THOSE SPECIFICALLY PROVIDED FOR ABOVE, SHALL BE PAID AS GENERAL UNSECURED CLAIMS.

14. ESTIMATED TOTAL GENERAL UNSECURED CLAIMS: \$48,165.00

15. THE PERCENTAGE TO BE PAID WITH RESPECT TO NON-PRIORITY, GENERAL UNSECURED CLAIMS IS:

☐ _____ %, OR,
☒ THE TRUSTEE SHALL DETERMINE THE PERCENTAGE TO BE PAID AFTER THE PASSING OF THE FINAL BAR DATE.

16. THIS PLAN ASSUMES OR REJECTS EXECUTORY CONTRACTS:

Acima Credit: Personal Property Lease ☒ Assumes **OR** ☐ Rejects.
 FCS Community Management: Residential Lease ☒ Assumes **OR** ☐ Rejects.
 Progressive Leasing: Personal Property Lease ☒ Assumes **OR** ☐ Rejects.

17. COMPLETION: Plan shall be completed upon payment of the above, approximately **60** months.

18. FAILURE TO TIMELY FILE A WRITTEN OBJECTION TO CONFIRMATION SHALL BE DEEMED ACCEPTANCE OF PLAN.

19. NON-STANDARD PROVISION(S):

ANY NON-STANDARD PROVISION STATED ELSEWHERE IS VOID.

20. CERTIFICATION: THIS PLAN CONTAINS NO NON-STANDARD PROVISIONS EXCEPT THOSE STATED IN PROVISION 19.

/s/ B. David Sweeney
 B. David Sweeney 012821
 Debtor(s)' Attorney Signature or Pro Se Debtor(s)' Signature(s)

Date August 21, 2019